

State of Washington  
Office of the Insurance Commissioner  
1999 Washington Market Share and Loss Ratio  
Line of Business: Accident and Health

Domestic Authorized Companies  
Zero Premium Companies Excluded

All Dollars in Thousands

Company Name	NAIC Code	Dom	Type(1)	Premiums Written	Market Share (2)	Premiums Earned	Losses Incurred(3)	Loss Ratio	Enrollment(4)
Aetna US Healthcare Inc	95484	WA	HMO	\$94.428	1.37%	\$93.556	\$86.277	92.22%	47.037
Aetna US Healthcare Of WA	47060	WA	HCSC	\$105.914	1.53%	\$105.914	\$97.985	92.51%	81.486
Chiropractic Service Bureau	47546	WA	LHCSC	\$547	0.01%	\$547	\$498	91.06%	10.273
Clark United Providers	47047	WA	HCSC	\$26.202	0.38%	\$26.202	\$20.920	79.84%	20.759
Columbia Dental Of WA	47050	WA	LHCSC	\$6.339	0.09%	\$6.339	\$5.593	88.23%	35.245
Commencement Bay Life Ins Co	78879	WA	L&D	\$2.055	0.03%	\$2.055	\$1.920	93.43%	
Communitv Health Plan Of Washington	47049	WA	HCSC	\$143.214	2.08%	\$143.214	\$125.485	87.62%	128.938
Dental Health Services	47490	WA	LHCSC	\$1.010	0.01%	\$755	\$305	40.33%	9.943
Familv Life Ins Co	63053	WA	L&D	\$17	0.00%	\$17	\$16	93.99%	
Farmers New World Life Ins Co	63177	WA	L&D	\$77	0.00%	\$54	\$2	3.60%	
First Choice Health Plan	47046	WA	HCSC	\$81.007	1.17%	\$78.040	\$69.688	89.30%	56.764
Great Republic Life Ins Co	67482	WA	L&D	\$3.598	0.05%	\$3.589	\$546	15.22%	
Group Health Coop. Of Puget Sound	95672	WA	HMO	\$957.304	13.87%	\$939.272	\$852.806	90.79%	438.554
Healthuard Services Of WA	48003	WA	HCSC	\$2.728	0.04%	\$2.738	\$2.322	84.81%	5.311
Investors Life Ins Co NA	63487	WA	L&D	\$5	0.00%	\$6	\$16	247.76%	
KPS Health Plans In Rehabilitation	53872	WA	HCSC	\$105.645	1.53%	\$105.643	\$99.014	93.73%	45.130
Molina Healthcare Of Wa Inc.	96270	WA	HMO	\$84.627	1.23%	\$84.627	\$78.905	93.24%	65.069
MSC Life Ins Co	65105	WA	L&D	\$1.174	0.02%	\$1.324	\$466	35.16%	
North Coast Life Ins Co	67059	WA	L&D	\$1	0.00%	\$0	\$0	5.51%	
Northern Life Ins Co	87734	WA	L&D	\$1	0.00%	\$1	\$0	0.00%	
Northwest Washington Medical Bureau	47309	WA	HCSC	\$147.422	2.14%	\$146.154	\$140.960	96.45%	104.229
One Health Plan Of WA	47081	WA	HCSC	\$8.369	0.12%	\$8.369	\$6.447	77.04%	7.799
Options Health Care	47055	WA	HCSC	\$138.121	2.00%	\$138.124	\$122.479	88.67%	66.278
Pacificare Of WA	48038	WA	HCSC	\$417.872	6.05%	\$414.404	\$368.648	88.96%	139.345
Premera Blue Cross	47570	WA	HCSC	\$1,120.032	16.23%	\$1,124.269	\$951.946	84.67%	703.583
Premera Healtholus	95630	WA	HMO	\$229.444	3.32%	\$229.426	\$197.605	86.13%	109.988
Providence Health Care	47333	WA	HCSC	\$988	0.01%	\$988	\$2,327	235.49%	
Reedence Blueshield	53902	WA	HCSC	\$1,340.256	19.42%	\$1,329.621	\$1,134.200	85.30%	836.227
Reedence NW Health	47350	WA	HCSC	\$27.527	0.40%	\$26.882	\$25.315	94.17%	19.761
Reedencecare	95648	WA	HMO	\$73.807	1.07%	\$72.804	\$71.761	98.57%	47.402
Safeco Life Ins Co	68608	WA	L&D	\$13.765	0.20%	\$13.858	\$6.086	43.92%	
States West Life Ins Co	94188	WA	L&D	\$5.843	0.08%	\$5.789	\$4.163	71.91%	
United Concordia Dental Plans Of WA	47045	WA	LHCSC	\$73	0.00%	\$74	\$56	75.80%	530
United Dental Care Of WA Inc	47481	WA	LHCSC	\$4.763	0.07%	\$4.999	\$3.552	71.06%	20.320
United Healthcare Of WA	47095	WA	HCSC	\$13.468	0.20%	\$13.206	\$13.273	100.51%	24.842
Virginia Mason Grp Hlth Alliance	47376	WA	HCSC	\$135.580	1.96%	\$135.580	\$118.493	87.40%	77.853
Vision Service Plan	47317	WA	LHCSC	\$22.894	0.33%	\$22.911	\$16.813	73.38%	595.572
Washington Dental Service	47341	WA	HCSC	\$234.293	3.39%	\$234.016	\$211.550	90.40%	843.913

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Totals (Loss Ratio is average)(5)				\$5,550,411	80.42%	\$5,515,366	\$4,838,436	84.91%	4,542,151

(1)L&D=Life and Disability Ins. Co., P&C=Property and Casualty Ins. Co., HMO=Health Maintenance Organization, HCSC=Health Care Service Contractor, LHCSC=Limited HCSC, F=Fraternal

(2)Market Share is based on all authorized Washington companies' written premiums.

(3)Also means claims and benefits incurred.

(4)Washington enrollment not provided by insurance companies.

(5)Totals do not represent all health coverage in Washington